



Docket No.: O3020.0355/P355  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Masahiro Yoshii

Allowed: September 29, 2004  
Confirmation No. 5380

Application No.: 10/699,644

Art Unit: 2876

Filed: November 4, 2003

Examiner: L. M. Caputo

For: CARD PROCESSOR

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**APPLICANT'S COMMENTS ON THE EXAMINER'S STATEMENT OF  
REASONS FOR ALLOWANCE**

MS Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In the Notice of Allowability dated September 29, 2004, the Examiner stated reasons for allowance. Applicant agrees in part with the stated reasons for allowance, insofar as the prior art does not teach or suggest the features noted by the Examiner. However, Applicant believes that other aspects of the claimed invention are also not taught or suggested by the prior art of record. Thus, the stated reasons for allowance should be interpreted as highlighting only some of the differences between prior art and the claimed invention. As usual, the scope of the claims should be based on the totality of the language of the allowed claims.

Dated: December 29, 2004

Respectfully submitted,

By 

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